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11 *Attorneys for Plaintiff,*
12 *Raymond Crump,*

13 IN THE UNITED STATES DISTRICT COURT
14 FOR THE DISTRICT OF ARIZONA
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16 Raymond Crump,

17 Plaintiff,

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19 vs.

20 Experian Information Solutions, Inc.,
21 an Ohio corporation.

22 Defendant.
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Case No.:

COMPLAINT

JURY TRIAL DEMAND

1 NOW COMES THE PLAINTIFF, RAYMOND CRUMP, BY AND
2 THROUGH COUNSEL, Trinette G. Kent, and for his Complaint against the
3 Defendant, pleads as follows:
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5 **JURISDICTION**

- 6 1. Jurisdiction of this court arises under 15 U.S.C. §1681p, 15 U.S.C. §1692k(d)
7 and 28 U.S.C. §§1331,1337.
8 2. This is an action brought by a consumer for violation of the Fair Credit
9 Reporting Act (15 U.S.C. §1681, *et seq.* [hereinafter “FCRA”]).
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12 **VENUE**

- 13 3. The transactions and occurrences which give rise to this action occurred in the
14 City of Phoenix, Maricopa County, Arizona.
15 4. Venue is proper in the District of Arizona, Phoenix Division.
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18 **PARTIES**

- 19 5. The Defendant to this lawsuit is Experian Information Solutions, Inc.
20 (“Experian”), which is an Ohio company that maintains a registered agent in
21 Maricopa County, Arizona.
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GENERAL ALLEGATIONS

6. On or about February 18, 2015, Plaintiff obtained his Experian credit file and noticed inaccuracies on the following trade lines (“Errant Trade Lines”):
 - a. Bank of America, Account Number: 4264285999415391XXXX;
 - b. Cap One, Account Number: 517805962286XXXX;
 - c. General Recovery Svc, Account Number: 20027915XXXX;
 - d. Kay Jewelers, Account Number: 3156469831XXXX;
 - e. Midland Funding, Account Number: 8557226445XXXX;
 - f. Rapid Collections, Account Number: U204567D646688XXXX; and
 - g. Revsolve Inc, Account Number: 1100BAN150836571.
7. On or about March 20, 2015, Mr. Crump submitted a letter to Experian, disputing the Errant Trade Lines.
8. On or about June 26, 2015, Mr. Crump submitted another letter to Experian, disputing the Errant Trade Lines.
9. On or about July 13, 2015, Mr. Crump received a letter from Experian, stating that it received a suspicious request and determined that it was not sent by Mr. Crump. Experian stated that it would not be initiating any disputes based on the suspicious correspondence and that it would apply this same policy to any future suspicious requests that it received.
10. Experian refused to investigate Mr. Crump’s dispute, in violation of the Fair Credit Reporting Act.

COUNT I

**NEGLIGENT VIOLATION OF THE FAIR CREDIT REPORTING ACT
BY EXPERIAN**

11.Plaintiff realleges the above paragraphs as if recited verbatim.

12.Defendant Experian prepared, compiled, issued, assembled, transferred,
published, and otherwise reproduced consumer reports regarding Mr. Crump as
that term is defined in 15 USC 1681a.

13.Such reports contained information about Mr. Crump that was false,
misleading, and inaccurate.

14.Experian negligently failed to maintain and/or follow reasonable procedures to
assure maximum possible accuracy of the information it reported to one or
more third parties pertaining to Mr. Crump, in violation of 15 USC 1681e(b).

15. After receiving Mr. Crump's consumer dispute to the Errant Trade Lines,
Experian negligently failed to conduct a reasonable reinvestigation as required
by 15 U.S.C. 1681i.

16.As a direct and proximate cause of Experian's negligent failure to perform its
duties under the FCRA, Mr. Crump has suffered actual damages, mental
anguish and suffering, humiliation, and embarrassment.

17.Experian is liable to Mr. Crump by reason of its violation of the FCRA in an
amount to be determined by the trier fact together with his reasonable attorneys'
fees pursuant to 15 USC 1681o.

1 **WHEREFORE, PLAINTIFF PRAYS** that this court grant him a judgment
2 against Experian for actual damages, costs, interest, and attorneys' fees.
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4 **COUNT II**

5 **WILLFUL VIOLATION OF THE FAIR CREDIT REPORTING ACT**
6 **BY EXPERIAN**

7 18.Plaintiff realleges the above paragraphs as if recited verbatim.

8 19.Defendant Experian prepared, compiled, issued, assembled, transferred,
9 published, and otherwise reproduced consumer reports regarding Mr. Crump as
10 that term is defined in 15 USC 1681a.

11 20.Such reports contained information about Mr. Crump that was false,
12 misleading, and inaccurate.
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14 21.Experian willfully failed to maintain and/or follow reasonable procedures to
15 assure maximum possible accuracy of the information that it reported to one or
16 more third parties pertaining to Mr. Crump, in violation of 15 USC 1681e(b).
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18 22. After receiving Mr. Crump's consumer dispute to the Errant Trade Lines,
19 Experian willfully failed to conduct a reasonable reinvestigation as required by
20 15 U.S.C. 1681i.
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22 23.As a direct and proximate cause of Experian's willful failure to perform its
23 duties under the FCRA, Mr. Crump has suffered actual damages, mental
24 anguish and suffering, humiliation, and embarrassment.
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1 24.Experian is liable to Mr. Crump by reason of its violations of the FCRA in an
2 amount to be determined by the trier of fact together with his reasonable
3 attorneys' fees pursuant to 15 USC 1681n.
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6 **WHEREFORE, PLAINTIFF PRAYS** that this court grant him a judgment
7 against Experian for the greater of statutory or actual damages, plus punitive damages,
8 along with costs, interest, and attorneys' fees.
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12 **JURY DEMAND**

13 Plaintiff hereby demands a trial by Jury.
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16 DATED: February 3, 2016

NITZKIN & ASSOCIATES

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19 By: /s/ Trinette G. Kent
20 Trinette G. Kent
21 Attorneys for Plaintiff,
22 Raymond Crump
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